Certificate Number: 05781-PAM-DE-031288224

Bankruptcy Case Number: 18-01160



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>July 8, 2018</u>, at <u>7:25</u> o'clock <u>AM PDT</u>, <u>Laurie Ream</u> completed a course on personal financial management given <u>by internet</u> by <u>Sage Personal Finance</u>, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the <u>Middle District of Pennsylvania</u>.

Date: July 8, 2018 By: /s/Allison M Geving

Name: Allison M Geving

Title: <u>President</u>